

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

<b>Applicant:</b>	C. Todd Praisner	)	
<b>Serial No.:</b>	10/824,290	)	
<b>Filed:</b>	April 14, 2004	)	<b>Confirmation No.</b> 6053
		)	
<b>Group Art Unit:</b>	4172	)	
<b>Examiner:</b>	Kwelli D. Sneed	)	
		)	
<b>Attorney Docket:</b>	014033-000123	)	
		)	
<b>Title:</b>	METHOD AND SYSTEM FOR	)	
	PUSHING CREDIT PAYMENTS	)	
	AS BUYER INITIATED	)	
	TRANSACTIONS	)	

---

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE UNDER 37 C.F.R § 1.111**

Sir:

This paper is being filed in response to the office action mailed September 18, 2008, having a reply due date of December 18, 2008. Applicants believe no fee is due at this time. Should Applicant be mistaken as to the fee, you are authorized to charge deposit account 13-4365 for the shortfall, or credit said deposit account for any overpayment. Reconsideration of the application is respectfully requested in light of the remarks contained herein.

There are no **Amendments to the Specification**.

There are no **Amendments to the Claims**.

**Remarks/Arguments** begin on page 2 of this paper.